

## Over-the-Counter Medicines

### Eligible Expenses

Eligible over-the-counter medicines include, but are not limited to the following:

- Allergy medicines ▪ Antacids ▪ Antihistamine ▪ Aspirin
- Bactine ▪ Bandages ▪ BenGay, Tiger Balm and similar products for muscle or joint pain
- Calamine lotion ▪ Carpal tunnel wrist supports ▪ Claritin ▪ Cold medicines ▪ Cold packs
- Contact lenses, materials and equipment ▪ Contraceptives, if plan allows
- Cough suppressants ▪ Crutches
- Decongestants ▪ Dentures and denture adhesives ▪ Diabetic supplies
- Diaper rash ointments and creams ▪ Diarrhea medicine
- First aid creams ▪ First aid kits
- Gauze pads
- Hearing aids ▪ Hemorrhoid treatments—suppositories and creams ▪ Hot packs
- Insect bite creams and ointments ▪ Insulin
- Laxatives ▪ Liquid adhesive for small cuts
- Menstrual cycle products for pain and cramp relief ▪ Motion sickness pills
- Nicotine gum or patches for stop-smoking purposes
- Ovulation monitor
- Pain relievers ▪ Pedialyte for ill child's dehydration ▪ Pregnancy test kits, if plan allows
- Reading glasses
- Sinus medications ▪ Sunburn creams and ointments ▪ Sunglasses, if prescription
- Thermometers ▪ Throat lozenges ▪ Toothache and teething pain relievers
- Visine and other such eye products

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### Dual Purpose Expenses Requiring a Letter of Medical Necessity

Dual purpose over-the-counter medicines include, but are not limited to the following:

- Acne treatments
- Dietary supplements or herbal medicines to treat a specific medical condition
- Ear plugs for a specific medical condition
- Exercise equipment or programs
- Fiber supplements to treat a specific medical condition for a limited time
- Glucosamine/Chondroitin for arthritis or other medical condition
- Incontinence supplies
- Lactose intolerance pills
- Menopause treatments for hot flashes, night sweats
- Mouthwash, if needed to treat a medical condition
- Nasal strips or sprays
- OTC hormone therapy
- Prenatal vitamins
- Retin-A to treat a specific medical condition
- Rogaine, to treat a specific medical condition
- Rubbing alcohol, if used primarily for medical care
- Shampoos and soaps that are medicated, to treat a specific skin condition for a limited period of time
- Sleeping aids
- Sunglasses (non-prescription) or sunglass clips, only if medically necessary
- Sunscreens ▪ St. John's Wort for depression
- Vitamins for a specific medical condition
- Wart remover treatments ▪ Weight-loss drugs to treat obesity
- Wigs, if prescribed for the mental health of a patient who has lost all hair from disease or treatment

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### Ineligible Expenses

Ineligible over-the-counter expenses include, but are not limited to the following:

- Chapstick ▪ Cologne ▪ Cosmetics
- Deodorants
- Diapers or diaper service for newborns
- Face creams ▪ Face and body moisturizers ▪ Feminine hygiene products
- Hair colors ▪ Hand lotions
- Lipsticks
- Makeup
- Nail polishes
- Perfumes ▪ Permanent waves
- Safety glasses, if they are not corrective
- Shaving creams ▪ Shaving lotions ▪ Skin moisturizers
- Suntan lotions (primarily cosmetic but contain a sunscreen component)
- Toiletries ▪ Toothbrushes, regular or electronic ▪ Toothpaste
- Vitamins for general well-being

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